

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Lois Joyce Evans, : Case No.: 20-20387-CMB
: **Reporting Period: February, 2020**
: **Chapter 11**

MONTHLY OPERATING REPORT

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Evans, Lois Joyce

Case No. 20-20387-CMB

Reporting Period: Feb, 2020

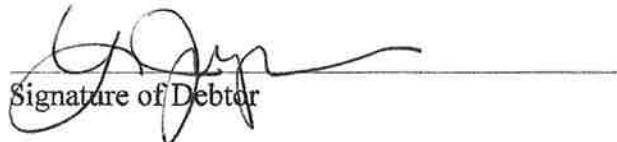
MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements - continuation	(CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.



Signature of Debtor

3-10-2020

Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

Debtor

Reporting Period: Feb, 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month		
RECEIPTS		
Wages (Net)	20,480	
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		
Total Receipts		
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	5,000	
Rental Payment(s)		
Other Secured Note Payments		
Utilities	1,225	
Insurance	246	
Auto Expense	210	
Lease Payments	811	
IRA Contributions		
Repairs and Maintenance	130	
Medical Expenses	180	
Household Expenses	1,200	
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule)		
Total Ordinary Disbursements		
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)		
Net Cash Flow (Total Receipts - Total Disbursements)		
Cash - End of Month (Must equal reconciled bank statement)		

Debtor

Reporting Period:

Feb, 2020

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	X	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	X	

Evans, Lois Joyce

Debtor

Case No. 20-20387-CMB

Reporting Period: Feb, 2020**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY	Current Month	Cumulative Filing to Date
	Actual	Actual
<u>Other Income</u>		
<u>Other Taxes</u>		
<u>Other Ordinary Disbursements</u>		
<u>Other Reorganization Expenses</u>		



BANKING CARD ACTIVITY FOR FEBRUARY

THERE ARE NO CHARGES FOR BANKING CARD USE IN FEBRUARY

	CHECKING	SAVINGS		
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
ATM ACTIVITY (ATM)			3	.00
-NON-DOLLAR ATM ACTIVITY				
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	5	.00		
-MASTERCARD PURCHASES (MC)	31	.00		
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THE TOTAL CHARGE:	36	.00	3	.00

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR FEBRUARY.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND EARN MONEY WHEN THEY OPEN AN EVERYTHING CHECKING ACCOUNT. PLUS, THEY'LL EARN MONEY NOW TOO DURING OUR SPECIAL OFFER.
VISIT DOLLAR.BANK/400.